

The Commonwealth of Massachusetts Universal Health Insurance Law requires that every full-time undergraduate and graduate student participating in 75% or more of the full-time curriculum participate in either the student health insurance program offered by the University or some other comparable health insurance program. At UMass Boston, a student is participating in 75% of full-time curriculum if he or she is register for 9 credits or more at the undergraduate level, or for 7 credits or more at the graduate level.

Every student must submit a completed **Insurance Decision Card**, indicating if the UMass Boston Health Insurance Plan is being waived. The cards are to be mailed or brought directly to the Bursar's Office.

What are the Immunization Requirements?

The Massachusetts College Immunization Law requires that all degree-seeking students submit documented evidence of immunization against **measles, mumps, rubella, diphtheria and tetanus** to complete registration for classes. Please note that under new regulations, which became effective August 1, 1991, 2 measles shots are required and they must have been received at least one month apart. Failure to comply with this requirement will result in an administrative hold of records.

Note to continuing students: the immunization clearance (the requirement for which includes two measles shots) is required only once. Therefore, if you have already received that clearance, no further action is required of you.

Acceptable documentation for obtaining clearance relative to this requirement may be:

- copy of an Immunization record from a high school
or
 - Written certification by a healthcare provider, with full dates, that you either received the required immunizations or that to do so would endanger your health
or
 - Your signed statement, with substantiation, that the immunizations would conflict with your religious beliefs
or
 - Laboratory evidence of immunity to measles, mumps and rubella
or
 - Note or records from a healthcare provider stating proof of disease for measles and/or mumps.
- The required Immunizations may be obtained off campus by a provider of choice or they may be obtained at the Health Service on a walk-in basis, during regular business hours. There is a fifteen dollar immunization fee charge for all immunizations.

Exhibit
113B

Umass / Amherst University Health Services

Health Plan Coverage

UHS Basic Health Coverage

The University Health Services (UHS) is staffed by board certified physicians, nurse practitioners, physician assistants and a variety of support staff. It is accredited by the Joint Commission on Accreditation of Healthcare Organizations (JCAHO).

UHS is open 24 hours a day, seven days a week during the academic semesters and is located in the Central residence area for easy accessibility.

The goal of UHS is to provide comprehensive health care to plan members, which includes medical, eye care, mental health, specialty clinics and health education. UHS protects the community's health through detection and treatment of communicable diseases.

Eligibility— Basic Health Plan

A Basic Health Fee is charged to students taking over 5 or more credits per semester. This mandatory fee entitles students to be seen at the University Health Services and covers a wide array of services.

In addition, Health Education services provided to all students through Alcohol/Drug Education Programs, Contraception and STI Prevention and Nutrition/Eating Disorder Programs, crisis management, educational materials, including posters and pamphlets, public health outbreaks and subsidy for non-covered programs are covered under this basic health fee.

Students taking 5 or more credits are automatically billed for the Basic Health Fee on their semester tuition bill. Coverage begins August 1st for the Fall semester and February 1st for the Spring semester. Summer coverage is also available. Students taking less than 5 credits, including program fee students are not billed on their tuition bill and need to make payment/enrollment arrangements directly at UHS coverage; this includes graduate students who have the health eligibility benefit. Continuing Education and UWW who are degree seeking are also eligible to enroll in the plans at UHS. The enrollment deadline is the end of add/drop period. Late enrollment will not be accepted. In addition to the Basic Health Fee students must be enrolled in a qualified primary health insurance plan or the Student Health Insurance Plan.

<http://www.umass.edu/uhs/pages/hplan.html>

Exhibit
13C

Fall coverage August 1 - January 31
Spring coverage February 1 - May 31
Summer coverage June 1 - July 31

How to Access Care

Patients are encouraged to schedule appointments and develop a relationship with a PCP (primary care provider). Your PCP or a member of the team should be consulted when you are not feeling well and may need to be seen. Clinic hours are 8:30 AM to 5:00 PM Monday through Friday. However, if you have an urgent problem call 577-5229 between 8:00 AM and 4:30 PM and speak to the Triage Nurse who will direct you to best course to treatment. (After 4:30 PM, call 577-5000.)

When accessing UHS, please bring your insurance card so we can update our records with your primary insurance coverage. Services will be billed to you unless we have this current information. All registration must be done prior to your appointment. Please try to arrive 15 minutes prior to your scheduled appointment time. Appointment reminder cards are sent to you a couple days prior to your appointment; if you are unable to keep your appointment please call ahead to cancel.

UHS PCP relates to your primary care provider at UHS. If you are covered under a HMO insurance plan, you have a Primary Care Provider under that plan. Your insurance plan primary care provider must issue referrals for all specialty care and services rendered at the University Health Services. Your UHS PCP can only write referrals if you are covered under the Student Health Insurance Plan or if you change your insurance primary care provider to the University Health Services. We contract with several insurance companies. Check with your insurance company customer service department regarding transferring your insurance primary care provider while attending school.

The Basic Health Plan is secondary to your primary insurance. All services rendered at the University Health Services will be billed to your primary insurance first. The Basic Health Fee will absorb services that are not covered under your primary coverage. Some services, however, are not covered under the Basic including the Observation Unit and co-payments. (other services detailed under the individual descriptions). If something is not routinely covered under the Basic plan you will be billed for this.

UHS Medical Services

For appointments call 577-5101 and you will be given an appointment with your UHS PCP (primary care provider) or another appropriate staff physician, nurse practitioner or physician assistant depending on the nature of your problem.

<http://www.umass.edu/uhs/pages/hplan.html>

Exhibit
"3C"

University Health Plans, Inc.

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1 BATTERYMARCH PARK, QUINCY, MA 02169-7454

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Berkshire Community College

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Berkshire Community College STUDENT ACCIDENT & SICKNESS INSURANCE PROGRAM 2004-2005 Academic Year

Dear Student or Parent:

Academic year 2004-2005 will be the sixteenth year of implementation of the Massachusetts Mandatory Health Insurance Law. Under this law, each college must require all students carrying nine credits or more in the Day or DCE Divisions to participate in the student health insurance program or in a health insurance program with comparable coverage.

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Students of the Massachusetts Community Colleges will be insured by Nationwide Life Insurance Company's Injury and Sickness Insurance Policy with benefits as described in the enclosed Benefits summary. Complete brochures will be mailed upon enrollment. If you have comparable coverage and wish to waive participation in the Massachusetts Community Colleges Insurance Plan, you must complete the enclosed waiver form showing comparable coverage and return the form to the College.

The premium charge for the Massachusetts Community College Health Insurance Plan will appear on your bill. **All Waivers must be received by the College at registration time or prior to the opening of college, otherwise the charge will remain on your bill and payment will be required.**

INTERNATIONAL STUDENTS Coverage by insurance carriers outside the U.S. and coverage by foreign National Health Service programs are deemed not to be comparable to coverage under a qualifying student health insurance program. Students with foreign health coverage, other than students who are enrolled in a program requiring health insurance, and students whose coverage is embassy-sponsored that provides comparable coverage, must participate in the Qualifying Student Health Insurance Program. 114.6 CMR 3.04 (3) (c).

ELIGIBLE PART-TIME STUDENT COVERAGE Application forms, on the back of the insurance brochure, will be available in the Community College Business Office, Student Health Services or online at www.universityhealthplans.com for those students registered for less than nine credits who wish to apply for coverage under the Massachusetts Community College Insurance Program. Application and premium in full must be sent directly to University Health Plans, One Battery March Park, Quincy, MA 02169-7454.

DEPENDENT COVERAGE An Insured student who wishes to cover a spouse or unmarried child(ren) under the age of nineteen, may apply for coverage under the Massachusetts Community College Insurance Program. Application and premium payment in full must

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http://www.universityhealthplans.com/letters/letter.cgi?school_id=48

University Health Plans, Inc.

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Bristol Community College STUDENT ACCIDENT & SICKNESS INSURANCE PROGRAM 2004-2005 Academic Year

Dear Student or Parent:

Academic year 2004-2005 will be the sixteenth year of implementation of the Massachusetts Mandatory Health Insurance Law. Under this law, each college must require all students carrying nine credits or more in the Day or DCE Divisions to participate in the student health insurance program or in a health insurance program with comparable coverage.

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Students of the Massachusetts Community Colleges will be insured by Nationwide Life Insurance Company's Injury and Sickness Insurance Policy with benefits as described in the enclosed Benefits summary. Complete brochures will be mailed upon enrollment. If you have comparable coverage you may wish to waive participation in the Massachusetts Community College Insurance Plan. **Students who wish to waive coverage must log onto www.universityhealthplans.com and complete the waiver form.**

The premium charge for the Massachusetts Community College Health Insurance Plan will appear on your bill. **All On-Line Waivers must be completed at registration time, by the due date of the bill, or prior to the opening of college, otherwise the charge will remain on your bill and payment will be required. We encourage you to use the on-line waiver system, however, if you do not have access to the Internet, waivers cards can be picked up at the college's business office.**

International Students - "Coverage by insurance carriers outside the U.S. and coverage by foreign National Health Service programs are deemed not to be comparable to coverage under a qualifying student health insurance program. Students with foreign health coverage, other than students who are enrolled in a program requiring health insurance, and students whose coverage is embassy-sponsored that provides comparable coverage, must participate in the Qualifying Student Health Insurance Program." 114.6 CMR 3.04 (3) (c).

Eligible Part-Time Student Coverage - Application forms, found on the back of the Insurance brochure, will be available in the Community College Business Office, Student Health Services or on-line at www.universityhealthplans.com for those students registered for less than 9 credits who wish to apply for coverage under the Massachusetts Community College Insurance Program. Application and premium payment in full must be sent directly to University Health Plans, One Batterymarch Park, Quincy, MA 02169-7454.

Dependent Coverage - An insured student who wishes to cover a spouse or unmarried child(ren) under the age of 19, may apply for coverage under the Massachusetts Community College Insurance Program. Application and premium

University Health Plans, Inc.

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University Health Plans, Inc.

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Bunker Hill Community College

Massachusetts Community Colleges

Bunker Hill Community College STUDENT ACCIDENT & SICKNESS INSURANCE PROGRAM 2004-2005 Academic Year

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Academic year 2004-2005 will be the sixteenth year of implementation of the Massachusetts Mandatory Health Insurance Law. Under this law, each college must require all students carrying nine credits or more in all divisions, to participate in the student health insurance program or in a health insurance program with comparable coverage.

Click here to download the
**2004-2005
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Students of Bunker Hill Community College will be insured by Nationwide Life Insurance Company's Injury and Sickness Insurance Policy with benefits as described in the enclosed Benefits summary. Complete brochures will be mailed upon enrollment. If you have comparable coverage you may wish to waive participation in the Massachusetts Community College Insurance Plan. **Students who wish to waive coverage must log onto www.universityhealthplans.com and complete the waiver form.**

The premium charge for the Massachusetts Community College Health Insurance Plan appears on your bill. **All On-Line Waivers must be completed at registration time, or by the due date of the bill, otherwise all eligible students will automatically be enrolled in this plan, the charge will remain on your bill and payment will be required in order to retain your registration and attend classes.** If you do not have access to a computer with Internet access, computers are available in the main lobby at the Charlestown campus, in the center for self directed learning, in the computer labs, in the library and at other locations throughout the campus.

International Students - "Coverage by insurance carriers outside the U.S. and coverage by foreign National Health Service programs are deemed not to be comparable to coverage under a qualifying student health insurance program. Students with foreign health coverage, other than students who are enrolled in a program requiring health insurance, and students whose coverage is embassy sponsored that provides comparable coverage, must participate in the Qualifying Student Health Insurance Program." 114.6 CMR 3.04 (3) (c).

Eligible part-time Student Coverage - Application forms, for students registered for less than 9 credits who wish to apply for coverage under the Massachusetts Community College Insurance Program are available upon request from University Health Plans Inc. 1-800-737-6448 or 617-472-6419. Application and premium payment in full must be sent directly to University Health Plans, One Batterymarch Park, Quincy, MA 02169-7454.

Dependent Coverage - An insured student who wishes to cover a spouse or unmarried child(ren) under the age of 19 may apply for coverage under the Massachusetts Community College Insurance Program. Application and premium

Exhibit
"3F"

http://www.universityhealthplans.com/letters/letter.cgi?school_id=50

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**Cape Cod Community College
 STUDENT ACCIDENT & SICKNESS INSURANCE PROGRAM
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Dear Student or Parent:

Academic year 2004-2005 will be the sixteenth year of implementation of the Massachusetts Mandatory Health Insurance Law. Under this law, each college must require all students carrying nine credits or more in the Day or DCE Divisions to participate in the student health insurance program or in a health insurance program with comparable coverage.

Click here to download the
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Students of Cape Cod Community College will be insured by Nationwide Life Insurance Company[®] Injury and Sickness Insurance Policy with benefits as described in the enclosed Benefits summary. Complete brochures will be mailed upon enrollment. If you have comparable coverage you may wish to waive participation in the Cape Cod Community College Insurance Plan. **Students who wish to waive coverage must log onto www.universityhealthplans.com and complete the waiver form.**

The premium charge for the Cape Cod Community College Health Insurance Plan will appear on your bill. **All On-Line Waivers must be completed at registration time, by the due date of the bill, or prior to the opening of college, otherwise the charge will remain on your bill and payment will be required.** We encourage you to use the on-line waiver system, however, if you do not have access to the Internet, waivers cards can be picked up at the college business office.

International Students "Coverage by insurance carriers outside the U.S. and coverage by foreign National Health Service programs are deemed not to be comparable to coverage under a qualifying student health insurance program. Students with foreign health coverage, other than students who are enrolled in a program requiring health insurance, and students whose coverage is embassy-sponsored that provides comparable coverage, must participate in the Qualifying Student Health Insurance Program." 114.6 CMR 3.04 (3) (c).

Eligible Part-Time Student Coverage - Application forms, found on the back of the insurance brochure, will be available in the Community College Business Office, Student Health Services or on-line at www.universityhealthplans.com for those students registered for less than 9 credits who wish to apply for coverage under the Cape Cod Community College Insurance Program. Application and premium payment in full must be sent directly to University Health Plans, One Battery March Park, Quincy, MA 02169-7454.

Dependent Coverage - An insured student who wishes to cover a spouse or unmarried child(ren) under the age of 19, may apply for coverage under the Cape Cod Community College Insurance Program. Application and premium payment in full must be sent directly to University Health Plans, One Battery March Park,

http://www.universityhealthplans.com/letters/letter.cgi?school_id=43

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University Health Plans, Inc.

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Massachusetts Community Colleges

Greenfield Community College
STUDENT ACCIDENT & SICKNESS INSURANCE PROGRAM
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Dear Student or Parent:

Academic year 2004-2005 will be the sixteenth year of implementation of the Massachusetts Mandatory Health Insurance Law. Under this law, each college **must require** all students carrying nine credits or more in the Day or DCE Divisions to participate in the student health insurance program or in a health insurance program with comparable coverage.

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Students of the Massachusetts Community Colleges will be insured by Nationwide Life Insurance Company. Injury and Sickness Insurance Policy with benefits as described in the enclosed Benefits summary. Complete brochures will be mailed upon enrollment. If you have comparable coverage you may wish to waive participation in the Massachusetts Community College Insurance Plan.

The premium charge for the Massachusetts Community College Health Insurance Plan will appear on your bill. **All Waivers must be completed at registration time, by the due date of the bill, or prior to the opening of college, otherwise the charge will remain on your bill and payment will be required.**

International Students ? Coverage by insurance carriers outside the U.S. and coverage by foreign National Health Service programs are deemed not to be comparable to coverage under a qualifying student health insurance program. Students with foreign health coverage, other than students who are enrolled in a program requiring health insurance, and students whose coverage is embassy-sponsored that provides comparable coverage, must participate in the Qualifying Student Health Insurance Program." 114.6 CMR 3.04 (3) (c).

Eligible Part-Time Student Coverage - Application forms, found on the back of the Insurance brochure, will be available in the Community College Business Office, Student Health Services or on-line at www.universityhealthplans.com for those students registered for less than 9 credits who wish to apply for coverage under the Massachusetts Community College Insurance Program. Application and premium payment in full must be sent directly to University Health Plans, One Battery March Park, Quincy, MA 02169-7454.

Dependent Coverage - An insured student who wishes to cover a spouse or unmarried child(ren) under the age of 19, may apply for coverage under the Massachusetts Community College Insurance Program. Application and premium payment in full must be sent directly to University Health Plans, One Battery March Park, Quincy, MA 02169-7454.

****ENROLLMENT DEADLINES:** Annual coverage is 10/10/04, Spring only

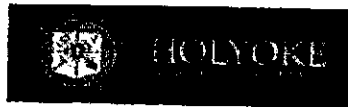
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http://www.universityhealthplans.com/letters/letter.cgi?school_id=42

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Holyoke Community College STUDENT ACCIDENT & SICKNESS INSURANCE PROGRAM 2004-2005 Academic Year

Dear Student or Parent:

Academic year 2004-2005 will be the sixteenth year of implementation of the Massachusetts Mandatory Health Insurance Law. Under this law, each college **must require** all students carrying nine credits or more in the Day or DCE Divisions to participate in the student health insurance program or in a health insurance program with comparable coverage.

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Students of Holyoke Community College will be insured by Nationwide Life Insurance Company's Injury and Sickness Insurance Policy with benefits as described in the enclosed Benefits summary. Complete brochures will be mailed upon enrollment. If you have comparable coverage you may wish to waive participation in the Holyoke Community College Insurance Plan. **Students who wish to waive coverage must log onto www.universityhealthplans.com and complete the waiver form.**

The premium charge for the Holyoke Community College Health Insurance Plan will appear on your bill. **All On-Line Waivers must be completed at registration time, by the due date of the bill, or prior to the opening of college, otherwise the charge will remain on your bill and payment will be required.**

International Students - "Coverage by insurance carriers outside the U.S. and coverage by foreign National Health Service programs are deemed not to be comparable to coverage under a qualifying student health insurance program. Students with foreign health coverage, other than students who are enrolled in a program requiring health insurance, and students whose coverage is embassy-sponsored that provides comparable coverage, must participate in the Qualifying Student Health Insurance Program." 114.6 CMR 3.04 (3) (c).

Eligible Part-Time Student Coverage - Application forms, found on the back of the insurance brochure, will be available in the Community College Business Office, Student Health Services or on-line at www.universityhealthplans.com for those students registered for less than 9 credits who wish to apply for coverage under the Holyoke Community College Insurance Program. Application and premium payment in full must be sent directly to University Health Plans, One Battery March Park, Quincy, MA 02169-7454.

Dependent Coverage - An insured student who wishes to cover a spouse or unmarried child(ren) under the age of 19, may apply for coverage under the Holyoke Community College Insurance Program. Application and premium payment in full must be sent directly to University Health Plans, One Battery March Park, Quincy, MA 02169-7454.

Exhibit
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http://www.universityhealthplans.com/letters/letter.cgi?school_id=65

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Mass Bay Community College STUDENT ACCIDENT & SICKNESS INSURANCE PROGRAM 2004-2005 Academic Year

Dear Student or Parent:

Academic year 2003-2004 will be the fifteenth year of implementation of the Massachusetts Mandatory Health Insurance Law. Under this law, each college must require all students carrying nine credits or more in the Day or DCE Divisions to participate in the student health insurance program or in a health insurance program with comparable coverage.

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Students of Mass Bay Community College will be insured by Nationwide Life Insurance Company's Injury and Sickness Insurance Policy with benefits as described in the enclosed Benefits summary. Complete brochures will be mailed upon enrollment. If you have comparable coverage you may wish to waive participation in the Mass Bay Community College Insurance Plan. **Students who wish to waive coverage must log onto www.universityhealthplans.com and complete the waiver form.**

The premium charge for the Mass Bay Community College Health Insurance Plan will appear on your bill. **All On-Line Waivers must be completed at registration time, by the due date of the bill, or prior to the opening of college, otherwise the charge will remain on your bill and payment will be required.** We encourage you to use the on-line waiver system, however, if you do not have access to the Internet, waivers cards can be picked up at the college business office.

International Students "Coverage by insurance carriers outside the U.S. and coverage by foreign National Health Service programs are deemed not to be comparable to coverage under a qualifying student health insurance program. Students with foreign health coverage, other than students who are enrolled in a program requiring health insurance, and students whose coverage is embassy-sponsored that provides comparable coverage, must participate in the Qualifying Student Health Insurance Program." 114.6 CMR 3.04 (3) (c).

Eligible Part-Time Student Coverage - Application forms, found on the back of the Insurance brochure, will be available in the Community College Business Office or Student Health Services for those students registered for less than 9 credits who wish to apply for coverage under the Mass Bay Community College Insurance Program. Application and premium payment in full must be sent directly to University Health Plans, One Batterymarch Park, Quincy, MA 02169-7454.

Dependent Coverage - An insured student who wishes to cover a spouse or unmarried child(ren) under the age of 19, may apply for coverage under the Mass Bay Community College Insurance Program. Application and premium payment in full must be sent directly to University Health Plans, One Batterymarch Park, Quincy, MA 02169-7454.

Exhibit
11/30/04

http://www.universityhealthplans.com/letters/letter.cgi?school_id=44

University Health Plans, Inc.

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Massasoit Community College STUDENT ACCIDENT & SICKNESS INSURANCE PROGRAM 2004-2005 Academic Year

Dear Student or Parent:

Academic year 2004-2005 will be the sixteenth year of implementation of the Massachusetts Mandatory Health Insurance Law. Under this law, each college must require all students carrying nine credits or more in the Day or DCE Divisions to participate in the student health insurance program or in a health insurance program with comparable coverage.

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Students of Massasoit Community College will be insured by Nationwide Life Insurance Company. Injury and Sickness Insurance Policy with benefits as described in the enclosed Benefits Summary. Complete brochures will be mailed upon enrollment. If you have comparable coverage you may wish to waive participation in the Massasoit Community College Insurance Plan. **Students who wish to waive coverage must log onto www.universityhealthplans.com and complete the waiver form.**

The premium charge for the Massasoit Community College Health Insurance Plan will appear on your bill. **All On-Line Waivers must be completed at registration time, by the due date of the bill, or prior to the opening of college, otherwise the charge will remain on your bill and payment will be required.** We encourage you to use the on-line waiver system, however, if you do not have access to the Internet, waivers cards can be picked up at the college business office.

International Students - "Coverage by insurance carriers outside the U.S. and coverage by foreign National Health Service programs are deemed not to be comparable to coverage under a qualifying student health insurance program. Students with foreign health coverage, other than students who are enrolled in a program requiring health insurance, and students whose coverage is embassy-sponsored that provides comparable coverage, must participate in the Qualifying Student Health Insurance Program." 114.6 CMR 3.04 (3) (c).

Eligible Part-Time Student Coverage - Application forms, found on the back of the insurance brochure, will be available in the Community College Business Office, Student Health Services or on-line at www.universityhealthplans.com for those students registered for less than 9 credits who wish to apply for coverage under the Massasoit Community College Insurance Program. Application and premium payment in full must be sent directly to University Health Plans, One Batterymarch Park, Quincy, MA 02169-7454.

Dependent Coverage - An insured student who wishes to cover a spouse or unmarried child(ren) under the age of 19, may apply for coverage under the Massasoit Community College Insurance Program. Application and premium payment in full must be sent directly to University Health Plans, One

http://www.universityhealthplans.com/letters/letter.cgi?school_id=45

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13K

http://www.universityhealthplans.com/letters/letter.cgi?school_id=2

http://www.universityhealthplans.com/letters/letter.cgi?school_id=40

Exhibit
113011

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Dear Student or Parent:

Academic year 2004-2005 will be the sixteenth year of implementation of the Massachusetts Mandatory Health Insurance Law. Under this law, each college **must require** all students carrying nine credits or more in the Day or DCE Divisions to participate in the student health insurance program or in a health insurance program with comparable coverage.

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The premium charge for the Massachusetts Community College Health Insurance Plan will appear on your bill. **All Waivers must be received by the College at registration time or prior to the opening of college, otherwise the charge will remain on your bill and payment will be required.**

INTERNATIONAL STUDENTS ? Coverage by insurance carriers outside the U.S. and coverage by foreign National Health Service programs are deemed not to be comparable to coverage under a qualifying student health insurance program. Students with foreign health coverage, other than students who are enrolled in a program requiring health insurance, and students whose coverage is embassy-sponsored that provides comparable coverage, must participate in the Qualifying Student Health Insurance Program. ? 114.6 CMR 3.04 (3) (c).

ELIGIBLE PART-TIME STUDENT COVERAGE ? Application forms, on the back of the insurance brochure, will be available in the Community College Business Office, Student Health Services or online at www.universityhealthplans.com for those students registered for less than nine credits who wish to apply for coverage under the Massachusetts Community College Insurance Program. Application and premium in full must be sent directly to University Health Plans, One Batterymarch Park, Quincy, MA 02169-7454.

DEPENDENT COVERAGE ? An Insured student who wishes to cover a spouse or unmarried child(ren) under the age of nineteen, may apply for coverage under the Massachusetts Community College Insurance Program. Application and premium payment in full must

http://www.universityhealthplans.com/letters/letter.cgi?school_id=46

Exhibit
113011

University Health Plans, Inc.

INFO@UNIVERSITYHEALTHPLANS.COM | (800) 437-6448
1 BATTERYMARCH PARK, QUINCY, MA 02169-7454

Short Term Medical

International Travel

International Major Medical

International Term Life

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Northern Essex Community College
STUDENT ACCIDENT & SICKNESS INSURANCE PROGRAM
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Dear Student or Parent:

Academic year 2004-2005 will be the sixteenth year of implementation of the Massachusetts Mandatory Health Insurance Law. Under this law, each college must require all students carrying nine credits or more in the Day or DCE Divisions to participate in the student health insurance program or in a health insurance program with comparable coverage.

Click here to download the
2004-2005
Enrollment Form for
Part-Time Students
and Dependents

Students of the Massachusetts Community Colleges will be insured by Nationwide Life Insurance Company. Injury and Sickness Insurance Policy with benefits as described in the enclosed Benefits summary. Complete brochures will be mailed upon enrollment. If you have comparable coverage and wish to waive participation in the Massachusetts Community Colleges Insurance Plan, you must complete the enclosed waiver form showing comparable coverage and return the form to the College.

The premium charge for the Massachusetts Community College Health Insurance Plan will appear on your bill. **All Waivers must be received by the College at registration time or prior to the opening of college, otherwise the charge will remain on your bill and payment will be required.**

INTERNATIONAL STUDENTS ? Coverage by insurance carriers outside the U.S. and coverage by foreign National Health Service programs are deemed not to be comparable to coverage under a qualifying student health insurance program. Students with foreign health coverage, other than students who are enrolled in a program requiring health insurance, and students whose coverage is embassy-sponsored that provides comparable coverage, must participate in the Qualifying Student Health Insurance Program. ? 114.6 CMR 3.04 (3) (c).

ELIGIBLE PART-TIME STUDENT COVERAGE ? Application forms, on the back of the insurance brochure, will be available in the Community College Business Office, Student Health Services or on-line at www.universityhealthplans.com for those students registered for less than nine credits who wish to apply for coverage under the Massachusetts Community College Insurance Program. Application and premium in full must be sent directly to University Health Plans, One Battery March Park, Quincy, MA 02169-7454.

DEPENDENT COVERAGE ? An Insured student who wishes to cover a spouse or unmarried child(ren) under the age of nineteen, may apply for coverage under the Massachusetts Community College Insurance Program. Application and premium payment in full must

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http://www.universityhealthplans.com/letters/letter.cgi?school_id=47

University Health Plans, Inc.

INFO@UNIVERSITYHEALTHPLANS.COM | (800) 437-6443
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Short Term Medical

International Travel

International Major Medical

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Quincy College

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Quincy College STUDENT ACCIDENT & SICKNESS INSURANCE PROGRAM 2004-2005 Academic Year

Dear Student or Parent:

Academic year 2004-2005 will be the **Sixteenth year of implementation of the Massachusetts Mandatory Health Insurance Law**. Under this law, each college must require all students carrying nine credits or more in the Day or DCE Divisions to participate in the student health insurance program or in a health insurance program with comparable coverage.

Click here to download the
**2004-2005
Enrollment Form for
Part-Time Students
and Dependents**

Students of Quincy College will be insured by Nationwide Life Insurance Company's Injury and Sickness Insurance Policy with benefits as described in the benefits summary. Complete brochures will be mailed upon enrollment. If you have comparable coverage you may waive participation in the Quincy College Insurance Plan. **Students who wish to waive coverage must log onto www.universityhealthplans.com and complete the waiver form.**

The premium charge for the Quincy College Health Insurance Plan will appear on your bill. **All On-Line Waivers must be completed at registration time, by the due date of the bill, or prior to the opening of college, otherwise the charge will remain on your bill and payment will be required.**

International Students ? Coverage by insurance carriers outside the U.S. and coverage by foreign National Health Service programs are deemed not to be comparable to coverage under a qualifying student health insurance program. Students with foreign health coverage, other than students who are enrolled in a program requiring health insurance, and students whose coverage is embassy-sponsored that provides comparable coverage, must participate in the Qualifying Student Health Insurance Program."114.6 CMR 3.04 (3) (c).

Eligible Part-Time Student Coverage - Application forms will be available in the Quincy College Business Office or on-line at www.universityhealthplans.com for those students registered for less than 9 credits who wish to apply for coverage under the Quincy College Insurance Program. Application and premium payment in full must be sent directly to University Health Plans, One Batterymarch Park, Quincy, MA 02169-7454.

Dependent Coverage - An insured student who wishes to cover a spouse or unmarried child(ren) under the age of 19, may apply for coverage under the Quincy College Insurance Program. Application and premium payment in full must be sent directly to University Health Plans, One Batterymarch Park, MA 02169-7454.

****ENROLLMENT DEADLINES:** Annual coverage is 10/10/04, Spring only coverage is 2/10/05

http://www.universityhealthplans.com/letters/letter.cgi?school_id=64

Exhibit
"3P"

University Health Plans, Inc.

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1 BATTERYMARCH PARK, QUINCY, MA 02169-7454

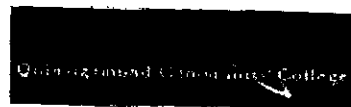
Short Term Medical

International Travel

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**Quinsigamond Community College
STUDENT ACCIDENT & SICKNESS INSURANCE PROGRAM
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Dear Student or Parent:

Academic year 2004-2005 will be the sixteenth year of implementation of the Massachusetts Mandatory Health Insurance Law. Under this law, each college must require all students carrying nine credits or more in all divisions, to participate in the student health insurance program or in a health insurance program with comparable coverage.

Click here to download the
**2004-2005
Enrollment Form for
Part-Time Students
and Dependents**

Students of Quinsigamond Community College will be insured by Nationwide Life Insurance Company's Injury and Sickness Insurance Policy with benefits as described in the enclosed Benefits summary. Complete brochures will be mailed upon enrollment. If you have comparable coverage you may wish to waive participation in the Massachusetts Community College Insurance Plan. **Students who wish to waive coverage must log onto www.universityhealthplans.com and complete the waiver form.**

The premium charge for the Massachusetts Community College Health Insurance Plan appears on your bill. **All On-Line Waivers must be completed at registration time, or by September 30, 2004, otherwise all eligible students will automatically be enrolled in this plan, the charge will remain on your bill and payment will be required in order to retain your registration and attend classes.** If you do not have access to a computer with internet access, computers are available at the Learning Center on campus, in the computer labs, and at other locations throughout the campus. Forms are also available on campus at the Student Payment Center, Room 65A.

International Students ? "Coverage by insurance carriers outside the U.S. and coverage by foreign National Health Service programs are deemed not to be comparable to coverage under a qualifying student health insurance program. Students with foreign health coverage, other than students who are enrolled in a program requiring health insurance, and students whose coverage is embassy sponsored that provides comparable coverage, must participate in the Qualifying Student Health Insurance Program." 114.6 CMR 3.04 (3) (c).

Eligible part-time Student Coverage - Application forms, for students registered for less than 9 credits who wish to apply for coverage under the Massachusetts Community College Insurance Program are available upon request from University Health Plans Inc. 1-800-737-6448 or 617-472-6419. Application and premium payment in full must be sent directly to University Health Plans, One Batterymarch Park, Quincy, MA 02169-7454.

Dependent Coverage - An insured student who wishes to cover a spouse or unmarried child(ren) under the age of 19 may apply for coverage under the Massachusetts Community College Insurance Program. Application and premium

http://www.universityhealthplans.com/letters/letter.cgi?school_id=49

Exhibit
"39"

University Health Plans, Inc.

INFO@UNIVERSITYHEALTHPLANS.COM | (800) 437-6443
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Short Term Medical - International Travel - International Major Medical - International Term Life
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Roxbury Community College STUDENT ACCIDENT & SICKNESS INSURANCE PROGRAM 2004-2005 Academic Year

Dear Student or Parent:

Academic year 2004-2005 will be the sixteenth year of implementation of the Massachusetts Mandatory Health Insurance Law. Under this law, each college must require all students carrying nine credits or more in the Day or DCE Divisions to participate in the student health insurance program or in a health insurance program with comparable coverage.

Click here to download the
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Students of the Massachusetts Community Colleges will be insured by Nationwide Life Insurance Company. Injury and Sickness Insurance Policy with benefits as described in the enclosed Benefits summary. Complete brochures will be mailed upon enrollment. If you have comparable coverage and wish to waive participation in the Massachusetts Community Colleges Insurance Plan, you must complete the enclosed waiver form showing comparable coverage and return the form to the College.

The premium charge for the Massachusetts Community College Health Insurance Plan will appear on your bill. **All Waivers must be received by the College at registration time or prior to the opening of college, otherwise the charge will remain on your bill and payment will be required.**

INTERNATIONAL STUDENTS ? Coverage by insurance carriers outside the U.S. and coverage by foreign National Health Service programs are deemed not to be comparable to coverage under a qualifying student health insurance program. Students with foreign health coverage, other than students who are enrolled in a program requiring health insurance, and students whose coverage is embassy-sponsored that provides comparable coverage, must participate in the Qualifying Student Health Insurance Program. ? 114.6 CMR 3.04 (3) (c).

ELIGIBLE PART-TIME STUDENT COVERAGE ? Application forms, on the back of the insurance brochure, will be available in the Community College Business Office, Student Health Services or online at www.universityhealthplans.com for those students registered for less than nine credits who wish to apply for coverage under the Massachusetts Community College Insurance Program. Application and premium in full must be sent directly to University Health Plans, One Battery March Park, Quincy, MA 02169-7454.

DEPENDENT COVERAGE ? An Insured student who wishes to cover a spouse or unmarried child(ren) under the age of nineteen, may apply for coverage under the Massachusetts Community College Insurance Program. Application and premium payment in full must

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http://www.universityhealthplans.com/letters/letter.cgi?school_id=41

University Health Plans, Inc.

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Short Term Medical - International Travel - International Major Medical - International Term Life

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Springfield Technical
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STUDENT ACCIDENT & SICKNESS INSURANCE PROGRAM
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Dear Student or Parent:

Academic year 2004-2005 will be the sixteenth year of implementation of the Massachusetts Mandatory Health Insurance Law. Under this law, each college must require all students carrying nine credits or more in the Day or DCE Divisions to participate in the student health insurance program or in a health insurance program with comparable coverage.

Click here to download the
2004-2005
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Part-Time Students
and Dependents

Students of Springfield Technical Community College will be insured by Nationwide Life Insurance Company. Injury and Sickness Insurance Policy with benefits as described in the enclosed Benefits summary. Complete brochures will be mailed upon enrollment. If you have comparable coverage you may wish to waive participation in the Springfield Technical Community College Insurance Plan. **Students who wish to waive coverage must log onto www.universityhealthplans.com and complete the waiver form.**

The premium charge for the Springfield Technical Community College Health Insurance Plan will appear on your bill. **All On-Line Waivers must be completed at registration time, by the due date of the bill, or prior to the opening of college, otherwise the charge will remain on your bill and payment will be required.** We encourage you to use the on-line waiver system, however, if you do not have access to the internet, waivers cards can be picked up at the college's business office.

International Students - "Coverage by insurance carriers outside the U.S. and coverage by foreign National Health Service programs are deemed not to be comparable to coverage under a qualifying student health insurance program. Students with foreign health coverage, other than students who are enrolled in a program requiring health insurance, and students whose coverage is embassy-sponsored that provides comparable coverage, must participate in the Qualifying Student Health Insurance Program." 114.6 CMR 3.04 (3) (c).

Eligible Part-Time Student Coverage - Application forms, found on the back of the insurance brochure, will be available in the Springfield Technical Community College Business Office or on-line at www.universityhealthplans.com for those students registered for less than 9 credits who wish to apply for coverage under the Springfield Technical Community College Insurance Program. Application and premium payment in full must be sent directly to University Health Plans, One Batterymarch Park, Quincy, MA 02169-7454.

Dependent Coverage - An insured student who wishes to cover a spouse or unmarried child(ren) under the age of 19, may apply for coverage under the Springfield Technical Community College Insurance Program. Application and

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http://www.universityhealthplans.com/letters/letter.cgi?school_id=52

University Health Plans, Inc.

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Short Term Medical • International Travel • International Major Medical • International Term Life
DISCLAIMER PRIVACY POLICY ABOUT COVERAGE TERMS AND CONDITIONS INSURANCE INFORMATION CONTACT US ABOUT US



Simmons College

STUDENT ACCIDENT & SICKNESS INSURANCE PROGRAM 2004-2005 Academic Year

Simmons College

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[Click here to download a
CLAIM FORM](#)

Massachusetts State Law mandates that all students taking more than 8 credits must be covered by medical insurance (through an American company) for a specified minimum coverage. Your Simmons College billing statement will reflect a charge for Simmons Medical Insurance, if applicable, according to your course credits. This charge is separate from the Health Center fee.

The College offers the option of participation in this Plan, for qualified applicants, or of waiving the coverage. If waiving, a comparable insurance plan must cover the student. (If waiving, please have your insurance information handy before proceeding.)

Upon confirmation of a properly completed waiver, the charge for medical insurance will be reversed. The charge for insurance appearing on the billing statement will then be offset by a credit in the same amount.

Please choose from the following two options:

[Click here to enroll](#)

[Click here to waive](#)

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http://www.universityhealthplans.com/letters/letter.cgi?school_id=26

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